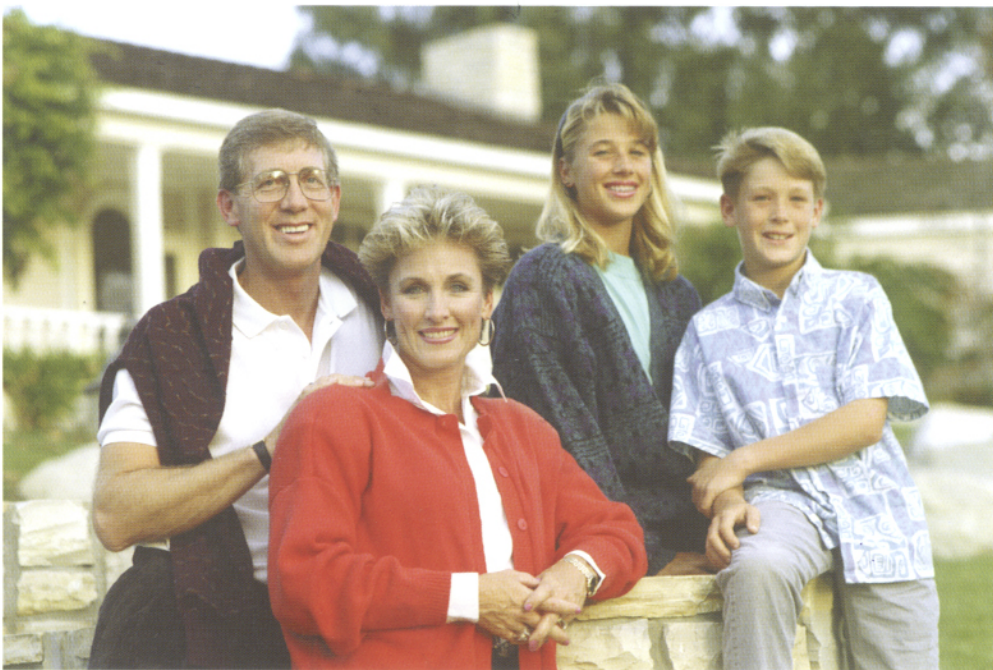
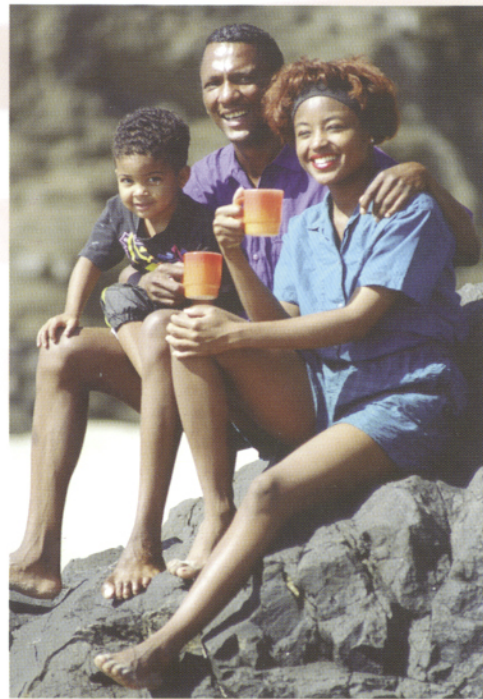
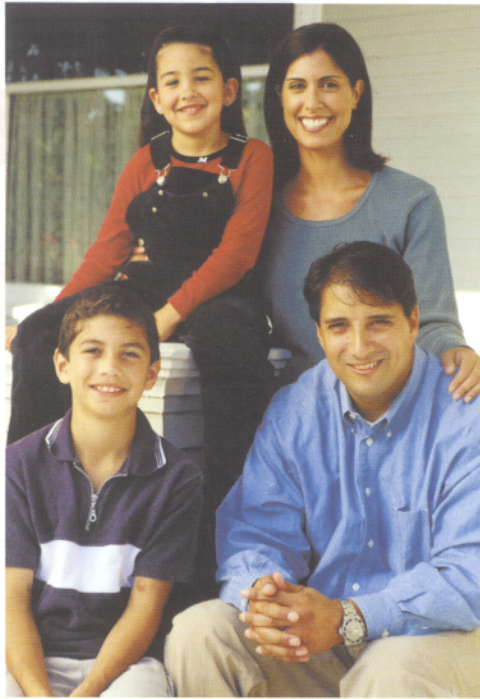


HEALTH BENEFITS FOR REMOTE SITES

TRICARE EUROPE

(Selected Locations Only)



Remote Sites



*Welcome to
TRICARE EUROPE
Prime for remote sites
in certain countries!!*

The TRICARE Europe Office, in partnership with International SOS, is pleased to be able to provide our beneficiaries in select remote locations the opportunity to participate in this Remote Site Prime Program. As the Program matures, we will be offering it to all beneficiaries assigned in remote locations throughout the U.S. Central Command and the U.S. European Command Areas of Responsibility (AOR). As of this time, however, it is available only in select locations in the Central Command's AOR. To determine if your location is part of the Program, please go to the TRICARE Europe web site at <http://webserver.europe.tricare.osd.mil> or contact your local Point of Contact (POC).

As a TRICARE Europe (TE) Prime member, you can expect to receive quality, convenient and less costly health care for you and your family. Your coverage includes access to health care providers, hospitals, medical clinics, and dental clinics with little or no out-of-pocket costs and no deductibles. We have assembled a network of participating physicians, dentists, hospitals and clinics specifically for your health care needs.

To get the most from your coverage, you'll need to become familiar with the benefits available to you. This health benefits brochure and TE Welcome Package are your guide for remote locations in certain remote sites. Please read it carefully. Information is also available on our web site <http://webserver.europe.tricare.osd.mil> or <http://www.internationalsos.com/private/tricare/europe>. You'll find recent copies of TRICARE newsletters, news about healthy living, important telephone numbers and more.

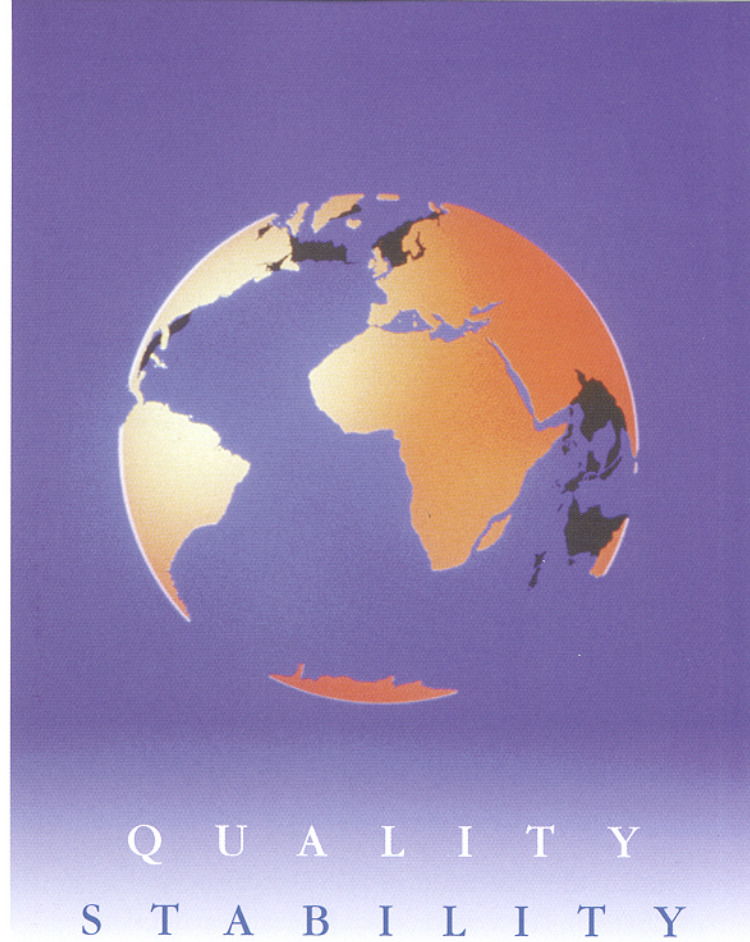
Included with your Welcome Package is your TE Prime I.D. card(s). Carry your Prime I.D. card with you. It identifies you as a TE Prime member and contains important contact information. Always use it when you seek care.

The TE Lead Agent office has partnered with International SOS, an organization recognized throughout the world for coordinating and providing quality health care services to coordinate your health care benefits and services. International SOS will provide you with or refer you to the most appropriate care in your area. If you have any questions about this program or should you encounter any difficulties using the program contact the TE PCM Call Center* and ask to speak to the TE Prime Program Manager at 44 20 8762 8133 collect.

International SOS Represents Quality and Stability

International SOS is one of the fastest growing, best managed international health care companies for coordinating and providing quality medical and dental services to overseas travelers and expatriates. With more than 20 years of experience, International SOS has offices in 39 countries with 200 full-time physicians and a medical referral network in more than 150 countries worldwide. International SOS is recognized for directing members to the best available medical and dental care no matter where they are around the world. Only credentialed, qualified providers who participate in the International SOS referral network provide care to members.

In addition to the services you are entitled to under TE Prime, you will have access to 24-hour telephone medical advice, utilization review and case management of all inpatient admissions. International SOS is dedicated to quality, managed health care benefits and personalized service.



Key Benefits of Your Health Care Plan

- ◆ No out-of-pocket costs*
- ◆ No deductibles
- ◆ No claim forms or paperwork*
- ◆ Access to a worldwide network of credentialed doctors, dentists, hospitals and clinics
- ◆ 24-hour access for medical advice and referrals

Your TE Prime benefit provides you with access to quality health care and, in most cases, eliminates the need for you to pay out-of-pocket for health care.

* You may use a non-network provider, however, you will have no assurance of quality. You will be required to pay up front and file the claim yourself. Active-duty service member claims should be filed with Wisconsin Physician Services (WPS) Attention: Active Duty Claims, PO Box 7968, Madison, WI 53707-7968. Please be sure to include the appropriate forms with your claim submission (For Active duty Army and Air Force personnel, complete the SF 1034 and for Active Duty Navy and Marine personnel, complete the NAVMED 6320/10 and submit with your claim). Family member claims should be filed with Wisconsin Physician Services (WPS), Attention: Foreign Claims, PO Box 8976, Madison, WI 53708-8976.

Access to a Quality Provider Network

International SOS's extensive medical and dental referral network includes hundreds of physicians, dentists, specialists, hospitals and clinics in your overseas area. Expertise includes:

- ◆ Family Medicine
- ◆ General Practice
- ◆ Dermatology
- ◆ Neonatology
- ◆ Pediatrics
- ◆ Psychiatry
- ◆ Optometry
- ◆ Cardiology
- ◆ Dentistry
- ◆ Internal Medicine
- ◆ Obstetrics & Gynecology
- ◆ Podiatry
- ◆ Radiology

All providers in the network have been credentialed and satisfy the International SOS standards for participation. The criteria used to evaluate network referral providers includes:

- ◆ Experience treating foreign patients
- ◆ Board certification (home and foreign)
- ◆ English language proficiency
- ◆ Hospital affiliation
- ◆ Overseas medical training
- ◆ Local reputation
- ◆ Home country medical training
- ◆ Availability (hours/travel, patient load)
- ◆ Licensure
- ◆ Office location and level of hygiene

This network provider list is continually updated and available on the web at
<http://webserver.europe.tricare.osd.mil> or
<http://www.internationalsos.com/private/tricare/europe>

Accessing Care Is Easy...

1	You select your primary care provider from the International SOS network of providers.
2	When you need care, visit your primary care provider to provide care or call the International SOS PCM Call Center Physician to refer you to a specialist.
3	Present your TE Prime ID and Uniformed Services ID card to your provider.
4	The provider will verify your enrollment and submit your claim form to International SOS for payment.
5	Care provided by your primary care provider or referred by the International SOS PCM Call Center Physician ensures that you receive the highest quality, most appropriate care.
6	No out-of-pocket cost, no deductible and no paperwork!



How the Program Works

Medical Care

You are free to use any of the primary care providers (PCP) in the International SOS network and do not have to designate a specific provider. Your primary care provider is the key to your health care benefits. He/she has met the International SOS standards for participating in the network. Your primary care provider coordinates routine medical care such as physical exams, blood tests and cardiograms. Call for an appointment whenever medical care is necessary. There are no up-front out-of-pocket costs when you use a network PCP.

Specialist services are managed by the PCM Call Center. If you need specialty services, you should contact the TE PCM Call Center to be referred to the most appropriate network specialty provider. You must have a referral when using a network specialist.

Dental Care

Active Duty: Active duty service members should seek dental care through the TE PCM Call Center. When you call the TE PCM Call Center, you can ask the TE PCM Call Center to make your appointment for you or you can make your own appointment. When you or the network dentist has made contact with the TE PCM Call Center, the TE PCM Call Center will fax the dentist a guarantee of payment. You will not make any up-front payments or file any claims. When visiting a network dentist you should present your TE Prime ID Card and Uniformed Services ID Card to verify eligibility. When using a non-network dentist, you will have to make up front payment at the time of service and file the claim for reimbursement with WPS.

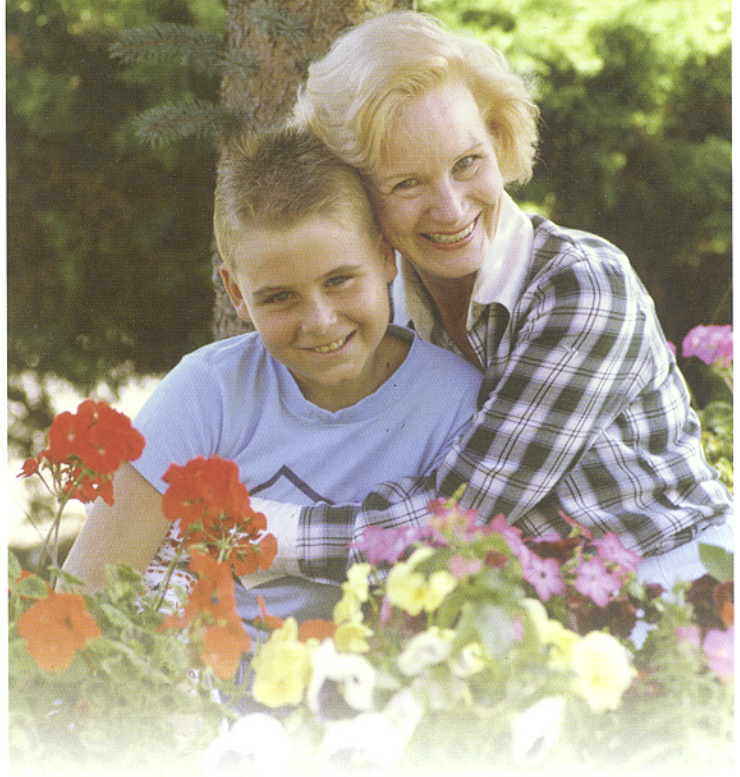
Family Members: The TRICARE Dental Plan (TDP) is a voluntary comprehensive dental plan available to all active duty family members of the seven Uniformed Services. To avoid eligibility problems, sponsors must ensure that family member information in DEERS is accurate and up-to-date. Active duty family members must enroll for a minimum of 12 months. Enrollment is accomplished through United Concordia Companies, Inc. (UCCI) via telephone, on line or paper application. Along with the application, a check or money order for the amount equal to one month's premium must be sent to UCCI.

Covered Services	Plan Pays
Preventive/Diagnostic	100%
Emergency Treatment	100%
Basic Restorative	80%
Sealants	80%
Endodontics	60%
Periodontics	60%
Oral Surgery	60%
Other Restorative Services	50%
Prosthodontics	50%
Orthodontics	50%

For OCONUS - The government will pay the difference between bills & charges and UCCI allowable.

For information about the CONUS program, call United Concordia at 1-800-866-8499 (TDD 1-800-891-1854) or email them at conus.ucci.com or write them at: United Concordia, TDP Customer Service, PO Box 69410, Harrisburg, PA 17106-9410

For information about the OCONUS program, call United Concordia at 1-888-418-0466 (you must first dial your local access code), toll call 1-717-975-5017 or email them at conus.ucci.com or write them at: United Concordia, TDP OCONUS Dental Unit, PO Box 69418, Harrisburg, PA 17106-9418



Once your enrollment has been processed, you will receive a benefit booklet and your dental ID card. Enrollment applications must be received at UCCI by the 20th day of the month for coverage to begin on the first day of the next month. No additional applications or procedures are required for individuals already enrolled in the TDP in CONUS and being reassigned overseas. You will remain enrolled during your overseas assignment unless you contact UCCI and request disenrollment. Before seeking dental care, you should contact UCCI to verify enrollment

Family Members Assigned to Remote Areas (OCONUS Program):

- ♦ **General Dentistry:** International SOS will not guarantee payment to any dentist for family member dental care; therefore, you are responsible for up-front costs. Using an International SOS network dentist will ensure that you receive dental care from a credentialed, quality dentist. Prior to receiving any dental care, you should verify your dental enrollment and benefits by calling United Concordia at 1-888-418-0466 or 717-975-5017. Under the TDP, family members may seek routine dental care from any local dentist.
- ♦ **Orthodontic Care:** Children are eligible for orthodontic benefits up to age of 21. Orthodontic benefits must be approved by the TRICARE Europe Office Program Manager at Sembach GE prior to services being rendered by an authorized orthodontist. Contact the TEO or your TRICARE POC for a copy of the orthodontic brochure. The maximum lifetime benefit is \$1500 per family member.

Important Information

How does this program differ from my previous program? Has my level of eligibility changed?

This program was designed to improve your health care benefits and make it easier to obtain quality care from highly-trained providers. Your level of eligibility has not changed. You receive all the same benefits as your previous program plus more.

How will I receive my TE Prime ID card(s)?

Each family member enrolled in TE Prime, will receive a TE Prime ID card from the TEO. They are included in your Welcome Package. If you lose your card, call the TEO for a replacement or the TE PCM Call Center.

How do I identify primary care providers, dentists, specialists and hospitals in my area?

Refer to your Listing of Providers included on the worldwide web at <http://webserver.europe.tricare.osd.mil> or www.internationalsos.com/private/tricare/europe. Also, the TE PCM Call Center is available to you 24-hours a day, and can provide you with a list of network providers in your area.

What do I do if I need specialist care?

You will need to call the TE PCM Call Center for a referral to a network specialist, where doctors will evaluate your needs and provide assistance in scheduling appointments with network specialists.

What if I am in an area where the care I need is unavailable?

Contact the TE PCM Call Center. It is open 24 hours a day, seven days a week to provide you with medical advice, guidance when self-treating minor illnesses and assistance in an emergency. They help ensure you receive the most appropriate care. If it becomes necessary to move you or your family member to another area to seek care, the TE PCM Call Center will coordinate this process with the TEO and the local military activity.

What should I do if I am hospitalized?

In non-emergency situations, you should call your primary care provider. Also call the TE PCM Call Center who will refer you to a participating hospital or clinic, and coordinate your admission. Additionally, TE PCM Call Center Doctors will monitor your case to ensure you receive quality care. In emergency situations, contact the TE PCM Call Center for a referral (if possible) before you are admitted. If you are unable to call prior to admission, you or a family member should call within 24 hours so your case can be monitored for appropriate care and payment guarantees can be made to the hospital.

What if I am stationed in one country, but traveling in another country on vacation, and need medical care?

The TE Prime program provides coverage in all locations throughout the world. The TE PCM Call Center is available 24-hours a day to assist you in finding health care in the countries listed in your enrollment package. When traveling to the U.S., your TRICARE Prime benefit should be coordinated with the Regional TRICARE Service Center for the area in which you are traveling. For specific information on traveling to the U.S., contact the TEO *before* traveling.

What happens if I receive care from a provider who does not participate in the network?

If you receive care from a nonparticipating provider, you will be responsible for paying for the care out-of-pocket. In addition, you must fill out a TRICARE claim form and submit it to the TRICARE Overseas Claims Processor (Wisconsin Physician Services).

What do I do if a participating provider asks me to pay for the care I received?

You or the provider should call the TE PCM Call Center, which is available 24-hours, to resolve the situation. Call toll-free or collect.

What if my current doctor does not participate in the network?

You may submit providers' names and addresses to your local POC or TEO. International SOS will evaluate all credentials and ensure standards are met before a physician is asked to participate in the network.

Are prescriptions covered under TE Prime?

All of your medications are covered by International SOS if you receive them from a hospital provider participating in the network. If you purchase prescription drugs from a pharmacy or receive them from a nonparticipating provider, you will need to submit a claim to Wisconsin Physician Services for reimbursement. If you need assistance locating pharmacies, call the TE PCM Call Center for assistance.

How should I get my existing medical records transferred?

You should ask your current provider for copies of your medical records for your own files. If you need assistance getting copies, contact the TE PCM Call Center.

Can I still get care from the American Embassy providers?

This program was designed to augment existing sources of quality care, including the care available from the American Department of State (DOS). The scope of care provided by DOS sources varies by location and is managed by specific agreements between the DOS and the Department of Defense. Please consult your DOS medical representative or the TEO for more information.

What about mental health coverage?

For outpatient services covered by the TE Prime, pre-authorization is not required for the first eight visits. Ninth and subsequent outpatient visits and all non-emergent inpatient hospitalization, including partial hospitalization for mental health services must be authorized in advance by International SOS. Contact the TE PCM Call Center for pre-authorization requirements.

What if I need care not available in the host country?

Contact the TE PCM Call Center for assistance. They will coordinate with the TEO for the required care where available.



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